Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 1 of 38

Official Form	1 (4/07	()				oamon		igo ±	0.00		1		
		τ				ruptcy of Illino					Vol	luntary	Petition
Name of Debto Radovanov			Last, First	, Middle):			Name	e of Joint	Debtor (Spo	ouse) (Last, Fi	rst, Middle):		
	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								the Joint Debto and trade nam		8 years		
Last four digits xxx-xx-132		Sec./Comple	e EIN or o	ther Tax I	D No. (if mo	ore than one, stat	te all) Last 1	four digit	s of Soc. Se	c./Complete E	IN or other T	ax ID No. (if	more than one, state all
Street Address of 2031 185th Lansing, IL	Stree		reet, City,	and State)	:	ZIP Code		t Address	of Joint De	ebtor (No. and	Street, City, a	and State):	ZIP Code
						60438							Zii Code
County of Resid	dence or	of the Princi	pal Place o	f Busines	s:		Coun	ty of Res	idence or of	f the Principal	Place of Busi	ness:	
Mailing Address	s of Del	otor (if differe	ent from str	eet addres	ss):		Maili	ng Addre	ess of Joint I	Debtor (if diffe	rent from str	eet address):	
					Г	ZIP Code							ZIP Code
Location of Prin (if different from				:	•								•
	Type of	f Debtor			Nature	of Business			Cha	pter of Bankr	uptcy Code	Under Whi	ch
☐ Corporation☐ Partnership☐ Other (If deb	includes D on pa (include)	ge 2 of this for es LLC and I	Drm. LLP) ove entities,	Sing in 1 Rail Stoo	I U.S.C. § Iroad Ekbroker Inmodity Braining Bank Er Tax-Exe (Check box ttor is a tax-	eal Estate as 101 (51B)	e) anization	☐ Ch ☐ Ch ☐ Ch ☐ Ch ☐ Ch	ined in 11 U.S	□		Main Proceed Petition for R Nonmain Pr	eding ecognition
		F212 E-	(Classian)	Cod		nal Revenue	e Code).	•		y, or household p	ourpose." 1 Debtors		
Full Filing F	Fee attac	0	e (Check or	ie box)				k one box Debtor		usiness debtor		11 U.S.C. §	101(51D).
☐ Filing Fee to attach signed is unable to ☐ Filing Fee w	o be paid d applic pay fee	d in installme ation for the except in ins	court's constallments. I	sideration Rule 1006 hapter 7 is	certifying t (b). See Offi ndividuals	hat the debticial Form 3A only). Must	Chec	k if: Debtor to inside k all appl	's aggregate lers or affilia	e noncontingen ates) are less th	t liquidated o	lebts (exclud	C. § 101(51D).
attach signed	и аррис	ation for the	court's cons	sideration.	. See Official	Form 3B.		Accept	ances of the	ed with this per e plan were sol s, in accordance	icited prepeti	tion from on S.C. § 1126(t	e or more
Statistical/Adm				for distri	bution to u	nsecured cre	editors.			TH	IIS SPACE IS	FOR COURT	USE ONLY
Debtor estim		ıt, after any e ds available f					ive expens	es paid,					
Estimated Numb			or distribut										
1-	50-	100-	200-	1000-	5001-	10,001-	25,001-	100,00					
49 =	99 □	199 	999	5,000	10,000	25,000	50,000	100,00	0 100,000	,			
Estimated Asset	ts												
\$0 to \$10,000		\$10,00 \$100,0			0,001 to nillion		000,001 to 0 million		More than \$100 million				
Estimated Liabil	lities	D #50.00	1 40	a 410	0.001 +-	□ 61.6	000 001 +	П	Mon- th				
\$0 to \$50,000		\$50,00 \$100,0			0,001 to nillion		000,001 to 0 million		More than \$100 million				

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main

Document Page 2 of 38

Official Form	1 (4/07)	Paye 2 01 36	FORM B1, Page 2
Voluntar	y Petition	Name of Debtor(s): Radovanovic, Antonij	ia.
(This page mu	st be completed and filed in every case)	Radovanovic, Antonij	G
	All Prior Bankruptcy Cases Filed Within Las	t 8 Years (If more than two, a	ttach additional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If m	ore than one, attach additional sheet)
Name of Debt - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(T) 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Exhibit B
forms 10K a pursuant to S and is reques	oleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 string relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the petition have informed the petitioner t 12, or 13 of title 11, United S	September 10, 2007 Debtor(s) (Date)
		<u></u>	
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	nibit C pose a threat of imminent and ide	entifiable harm to public health or safety?
Exhibit If this is a join	leted by every individual debtor. If a joint petition is filed, eaD completed and signed by the debtor is attached and made	a part of this petition.	
	Information Regardin	ng the Debtor - Venue	
	(Check any appropriate the court) in this District, or the sought in this District.	al place of business, or principal a longer part of such 180 day eneral partner, or partnership partne	s than in any other District. pending in this District. cipal assets in the United States in defendant in an action or
	Statement by a Debtor Who Resides (Check all app		Property
	Landlord has a judgment against the debtor for possession		checked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the permitted to cure the entire monetary default that gave rise possession was entered, and	nere are circumstances under veto the judgment for possession	which the debtor would be on, after the judgment for
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would bec	ome due during the 30-day period

Official Form 1 (4/07)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Radovanovic, Antonije

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Antonije Radovanovic

Signature of Debtor Antonije Radovanovic

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 10, 2007

Date

Signature of Attorney

X /s/ Steve Beck

Signature of Attorney for Debtor(s)

Steve Beck 147419

Printed Name of Attorney for Debtor(s)

Steve Beck

Firm Name

19317 Manchester Drive

Address

Email: stevebecklawyer@comcast.net (708) 479- 1144 Fax: (708) 478- 6047

Telephone Number

September 10, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 4 of 38

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

		- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1		
In re	Antonije Radovanovic		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 5 of 38

Official Form 1, Exh. D (10/06) - Cont.

I certify	y under penalty of perjury that the information provided above is true and correct.
requirement of	11 U.S.C. § 109(h) does not apply in this district.
	e United States trustee or bankruptcy administrator has determined that the credit counseling
I	□ Active military duty in a military combat zone.
through	the Internet.);
unable,	after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
	□ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
financia	al responsibilities.);
mental o	deficiency so as to be incapable of realizing and making rational decisions with respect to
I	☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
statement.] [Mi	ust be accompanied by a motion for determination by the court.]
□ 4. I aı	m not required to receive a credit counseling briefing because of: [Check the applicable

Signature of Debtor: /s/ Antonije Radovanovic

Antonije Radovanovic

Date: **September 10, 2007**

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 6 of 38

Form 6-Summary (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Antonije Radovanovic		Case No	
_		Debtor	,	
			Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	245,000.00		
B - Personal Property	Yes	3	1,725.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		233,905.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		52,468.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,075.68
J - Current Expenditures of Individual Debtor(s)	Yes	1			4,303.00
Total Number of Sheets of ALL Schedu	ıles	16			
	T	otal Assets	246,725.00		
			Total Liabilities	286,373.00	

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 7 of 38

Official Form 6 - Statistical Summary (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Antonije Radovanovic		Case No		
-		Debtor	-,		
			Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	4,075.68
Average Expenses (from Schedule J, Line 18)	4,303.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,024.00

State the following:

	-	
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		52,468.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		52,468.00

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 8 of 38

Form	В6А
(10/0.5)	5)

In re	Antonije Radovanovic	Case No	
-		Debtor	

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

house Location: 2031 185th Street, Lansin	g IL	Joint tenant; my wif	e Ana -	245,000.00	233,905.00
Description and Location o	f Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **245,000.00** (Total of this page)

Total > **245,000.00**

(Report also on Summary of Schedules)

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 9 of 38

Form	B61
(10/04	5)

In re	Antonije Radovanovic	Case No.	
-		Debtor	

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	cash	-	50.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	chase	-	125.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	household items	-	750.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	clothes	-	300.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		
			Sub-Tot	al > 1,225.00

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Page 10 of 38 Document

Form B6B (10/05)

In re	Antonije Radovanovic	Case No	
•		Debtor	

SCHEDULE B. PERSONAL PROPERTY

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			(To	Sub-Tota of this page)	al > 0.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 11 of 38

Form B6B (10/05)

In re Antonije Radovanovic Case No	
------------------------------------	--

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	91 dodge va	ın	-	500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	x			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > 500.00 (Total of this page) | Total > 1,725.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 12 of 38

Form	B60
(4/07)	

In re	Antonije Radovanovic	Case No.	
		Debtor ,	

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property house Location: 2031 185th Street, Lansing IL	735 ILCS 5/12-901	11,095.00	245,000.00
Cash on Hand cash	735 ILCS 5/12-1001(b)	0.00	50.00
Checking, Savings, or Other Financial Accounts, Cochase	rertificates of Deposit 735 ILCS 5/12-1001(b)	125.00	125.00
Household Goods and Furnishings household items	735 ILCS 5/12-1001(b)	750.00	750.00
Wearing Apparel clothes	735 ILCS 5/12-1001(a)	300.00	300.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 91 dodge van	735 ILCS 5/12-1001(c)	500.00	500.00

Total: 12,770.00 246,725.00

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Page 13 of 38 Document

Official Form 6D (10/06)

In re	Antonije Radovanovic		Case No.	
-		Debtor		

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors hold	1115		area claims to report on this senedule D.					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	L C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COXT - NGENT	UNLLQULDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			mortgage	T	T			
Option One pob 92103 Los Angeles, CA 90009		-	house Location: 2031 185th Street, Lansing IL		D			
		L	Value \$ 245,000.00	Ш		Ш	233,905.00	0.00
Account No.			Value \$					
	┡	⊢	Value \$	Н		\sqcup		
Account No.			Value \$					
continuation sheets attached			S (Total of tl	ubte nis p		- 1	233,905.00	0.00
			(Report on Summary of Sc		ota ule	- 1	233,905.00	0.00

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 14 of 38

Official Form 6E (4/07)

In re	Antonije Radovanovic	Case No	
-		Debtor ,	

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate

continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)
Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled
"Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case
under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a true or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivere provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 15 of 38

Official Form 6F (10/06)

In re	Antonije Radovanovic		Case No.	
		Debtor	-,	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

8								
CREDITOR'S NAME,	СО	Hu	sband, Wife, Joint, or Community	Ç	Ų	D	7	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	H & Y C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N G	1-QD-	SPUTED		AMOUNT OF CLAIM
Account No.				Т	T E D			
american gen finance 3027 n pulaski rd Chicago, IL 60641		ı			D			366.00
Account No.				t		H	\dagger	
banco popular 9600 w bryn mawr rosemont, IL 60018		ı						6,626.00
Account No.						l	†	
Capital One POB 85666 Richmond, VA 23285		ı						375.00
Account No.			comcast			l	†	
Collection Bureau of Amer 25954 Eden Landing Rd Hayward, CA 94545								
								86.00
			<u> </u>	Subt	ota	1	\dagger	
continuation sheets attached			(Total of t)	7,453.00

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 16 of 38

Official Form 6F (10/06) - Cont.

In re	Antonije Radovanovic		Case No.	
_		Debtor	,	

CREDITOR'S NAME,	Č	Hu	usband, Wife, Joint, or Community	č	Ü	D L	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C J H		CONTINGENT	UZLLQULDAFED	S P U T	AMOUNT OF CLAIM
Account No.				Ι'	Ę		
Commonwealth Edison System Credit/ Bankruptcy Dept 2100 Swift Drive Oak Brook, IL 60523		-			ם		212.00
Account No.			globe.com				
creditors alliance pob 1288 Bloomington, IL 61702		-					
							1,824.00
Account No.			nicor				
Creditors Discount and Audit POB 213 Streator, IL 61364		-					207.00
Account No.	_	H		-			
direct t v pob 9001069 Louisville, KY 40290		-					415.00
Account No.		H		H			
first premier bank pob 5147 Sioux Falls, SD 57117		-					258.00
Sheet no. 1 of 4 sheets attached to Schedule of		_		Subt	ota	 l	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				2,916.00

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 17 of 38

Official Form 6F (10/06) - Cont.

In re	Antonije Radovanovic	Case No.	
_		Debtor	

	1 -	_		T -		-	
CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community	C O N T	UNLLQUL	l P	
AND MAILING ADDRESS	Ĭ	Н		Ň	Ľ	s	
INCLUDING ZIP CODE,	E	w	DATE CLAIM WAS INCURRED AND	I,T	L	l P	
AND ACCOUNT NUMBER	ĮŤ	J	CONSIDERATION FOR CLAIM. IF CLAIM	Ņ	Ü	Ť	AMOUNT OF CLAIM
(See instructions above.)	CODEBTOR	С	IS SUBJECT TO SETOFF, SO STATE.	G	ľρ	ΙĒ	
·	Ë	_		NGENT	DATED		
Account No.	ı		fmcc	1'	ΙĖ		
	1		repo, 2006	L	D		
Freedman, Anselmo	ı						
POB 3228	ı	L					
	ı						
Naperville, IL 60566	ı						
	ı						
	ı						12,962.00
	┖	┖		丄	乚		1=,55=155
Account No.	ı		t mobile				
	1						
a a corvince	ı						
g c services	ı						
pob 721660	ı	-					
Oklahoma City, OK 73172	ı						
	ı						
	ı						1,205.00
							1,203.00
Account No.			com ed				
	1						
l.,	ı						
Harvard Collection	ı						
4839 N Elston Ave	ı	-					
Chicago, IL 60630	ı						
							213.00
							213.00
Account No.			peoples gas	T			
120000001101	1						
l							
heller, shapiro	ı						
111 w washington	ı	-					
Chicago, IL 60602							
							3,275.00
		L		\perp	L	L	3,213.00
Account No.	Г			П			
	1						
Lighthamas Financial Craws of Illinoi-	1	1		1			
Lighthouse Financial Group of Illinois							
POB 18512	1	1-		1			
Tampa, FL 33679	1	1		1			
	1	1		1			2,000.00
				\perp	$oxed{oxed}$		2,000.00
Sheet no. 2 of 4 sheets attached to Schedule of				Subt	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his ·	กลด	re)	19,655.00
Creations from any consecuted from priority Claims			(Total of t		puz	,~,	1

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 18 of 38

Official Form 6F (10/06) - Cont.

In re	Antonije Radovanovic	Case No.	
-		Debtor	

	_	1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	10		_	1
CREDITOR'S NAME,	CODEBTOR	1	sband, Wife, Joint, or Community	CONT	コスコーダン—	DISPUTE	
AND MAILING ADDRESS INCLUDING ZIP CODE,	E	H W	DATE CLAIM WAS INCURRED AND	T	Ī	P	
AND ACCOUNT NUMBER	T B	J	CONSIDERATION FOR CLAIM. IF CLAIM	I N	Q U	T	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	- NGEN		E D	
Account No.			sbc	N T	DATED		
				_	D		
money contol							
7891 mission grove pky s		-					
Riverside, CA 92508							
							385.00
Account No.				+			
	1						
Nicor							
POB 416		-					
Aurora, IL 60568-0001							
							910.00
Account No.			chrysler credit				
	l		repo				
Palisades Collection							
210 Sylvan Ave.		-					
Englewood Cliffs, NJ 07632							
							9,000.00
Account No.							
resurrection med center		L					
7435 w talcott av Chicago, IL 60631		ľ					
Cilicago, in 60031							
							3,185.00
Account No.	\vdash	\vdash	resurrection med	\dagger	\vdash		
	1						
Revenue Production Management							
P. O. Box 925		-					
Rosemont, IL 60018							
							1,860.00
Sheet no. 3 of 4 sheets attached to Schedule of	_			Sub	ota	l	
Creditors Holding Unsecured Nonpriority Claims			(Total of				15,340.00

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 19 of 38

Official Form 6F (10/06) - Cont.

In re	Antonije Radovanovic	Case No	
_		Debtor	

				1 -		-	1
CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community	16	I U	ΙP	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No.			repo	T	E D		
turner acceptance 4454 n western av Chicago, IL 60625		-			D		6,895.00
Account No.	┢	┢	comed	H	_	┢	
Van Ru POB 618 Park Ridge, IL 60068		-	Comed				
							209.00
Account No.							
Account No.							
Sheet no. 4 of 4 sheets attached to Schedule of				Subt			7,104.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t				
			(Report on Summary of So		ota lule		52,468.00

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 20 of 38

Form	B60
(10/0.5)	5)

In re	Antonije Radovanovic	Case No.	
_	<u> </u>		
		Debtor	

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 21 of 38

Form	B6F
(10/0.5)	5)

In re	Antonije Radovanovic	Case No	
-		Debtor	

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 22 of 38

Official Form 6I (10/06)

In re	Antonije Radovanovic		Case No.	
		Debtor(s)		

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS (OF DEBTOR AND S	SPOUSE		
	RELATIONSHIP(S):	AGE(S)	:		
Married	None.				
Employment:	DEBTOR		SPOUSE		
Occupation	janitor	janitor			
Name of Employer	boston window cleaning	boston wind	ow cl		
How long employed	3 yrs	7 yrs			
Address of Employer	lincolnwood	lincolnwood			
INCOME: (Estimate of average	ge or projected monthly income at time case filed)		DEBTOR		SPOUSE
	y, and commissions (Prorate if not paid monthly)	\$	1,768.00	\$	2,244.67
2. Estimate monthly overtime	,, • • • • • • • • • • • • • • • •	\$ _	0.00	\$	0.00
3. SUBTOTAL		\$_	1,768.00	\$_	2,244.67
4. LESS PAYROLL DEDUCT	ΓΙΟΝS				
a. Payroll taxes and socia		\$	264.33	\$	364.00
b. Insurance	in security	\$ -	0.00	\$ -	0.00
c. Union dues		\$ - \$	49.83	\$ -	49.83
d. Other (Specify):		\$ - \$	0.00	\$ -	0.00
u. Other (Speerly).		\$ <u>-</u>	0.00	\$ _	0.00
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$_	314.16	\$_	413.83
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$_	1,453.84	\$_	1,830.84
7. Regular income from operat	tion of business or profession or farm (Attach detailed	d statement) \$	0.00	\$	0.00
8. Income from real property	r	\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
	support payments payable to the debtor for the deb	tor's use or		· -	
that of dependents listed a	above	\$_	0.00	\$_	0.00
11. Social security or governm		Φ.	704.00	Φ	0.00
(Specify): soc sec		\$	791.00	\$_	0.00
 		\$ _	0.00	\$_	0.00
12. Pension or retirement inco.13. Other monthly income	me	\$ _	0.00	\$_	0.00
•		¢	0.00	¢	0.00
(Specify):		\$ _	0.00	ф <u> </u>	0.00
			0.00	3 _	0.00
14. SUBTOTAL OF LINES 7	THROUGH 13	\$_	791.00	\$_	0.00
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)	\$_	2,244.84	\$_	1,830.84
	MONTHLY INCOME: (Combine column totals debtor repeat total reported on line 15)		\$	4,075	5.68

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Page 23 of 38 Document

Official Form 6J (10/06)

In re	Antonije Radovanovic		Case No.	
		Debtor(s)		

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	ne debtor's fa	mily at time case
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,034.00
a. Are real estate taxes included? Yes X No No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	230.00
b. Water and sewer	\$	50.00
c. Telephone	\$	162.00
d. Other cable	\$	31.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	600.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	160.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	50.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	110.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other wife ana's car payment	\$	330.00
c. Other wife's furn bill	\$	146.00
d. Other	\$ 	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$ 	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,303.00
 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above 	\$ \$	4,075.68 4,303.00
c. Monthly net income (a. minus b.)	\$	-227.32
•		

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 24 of 38

Official Form 6-Declaration. (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Antonije Radovanovic			Case No.			
			Debtor(s)	Chapter	7		
	DECLARATION C	ONCERN	ING DEBTOR'S SO	CHEDUL	ES		
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR							
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisted the sheets [total shown on summary page plus 2], and that they are true and correct to the best of my knowledge, information, and belief.							
Date	September 10, 2007	Signature	/s/ Antonije Radovanovic Antonije Radovanovic Debtor	ric			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 25 of 38

Official Form 7

United States Bankruptcy Court Northern District of Illinois

In re	Antonije Radovanovic		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$0.00 2007 H \$13616 W \$16000
2006 20750 26652
2005 17000 22000

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$0.00 2007 H soc sec \$4800

3. Payments to creditors

None	

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID OWING mort, car payments \$0.00 \$0.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS** TRANSFERS **OWING**

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

fmcc v me, 07 m1 125799, suit for \$12,962

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER fmcc DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY repo of 04 merc

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Steve Beck, for this case DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 28 of 38

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF **PROPERTY**

LOCATION OF PROPERTY

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 29 of 38

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 30 of 38

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER

I.D. NO. ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

6

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	September 10, 2007	Signature	/s/ Antonije Radovanovic	
			Antonije Radovanovic	
			Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 31 of 38

Form 8 (10/05)

United States Bankruptcy Court Northern District of Illinois

In re	Antonije Radovanovic			Case No.		
			Debtor(s)	Chapter	7	
	CHAPTER 7 IND	IVIDUAL DEBT	OR'S STATEME	NT OF INT	TENTION	
	I have filed a schedule of assets and liab	ilities which includes deb	ts secured by property o	f the estate.		
☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.					ed lease.	
	I intend to do the following with respect	to property of the estate	which secures those deb	ts or is subject to	o a lease:	
Descri	ption of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
-NON	· · · · · · · · · · · · · · · · · · ·				, , ,	,
Descri Proper -NON	·	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t	,	,
Date	September 10, 2007	Signature	Isl Antonije Radovano Antonije Radovano Debtor			

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 32 of 38
United States Bankruptcy Court
Northern District of Illinois

compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for service be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept	
1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for service be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept	
compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for service be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept	
Prior to the filing of this statement I have received	debtor and that ces rendered or to
Balance Due	
2. The source of the compensation paid to me was: ■ Debtor □ Other (specify):	
■ Debtor □ Other (specify):	
3. The source of compensation to be paid to me is:	
■ Debtor □ Other (specify):	
4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates	s of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of m copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.	ny law firm. A
 In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: [Other provisions as needed] preparation and filing of a petition, schedule and statement of affairs; representation of the debtor of creditors 	at the meeting
6. By agreement with the debtor(s), the above-disclosed fee does not include the following service: any other work, including but not limited to: preparation or filing of any amended schedule; represe debtor at any continued meeting of creditors; reaffirmation agreements; work on any motion; represented debtor at any hearing other than one meeting of creditors; representation of the debtor in any dischargeability action whether threatened or actually filed; any adversary proceeding; any substant done to supply a trustee with information or documents other than those which are routinely required work on any contested issue	esentation of ntial work
CERTIFICATION	
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the this bankruptcy proceeding.	e debtor(s) in
Dated: September 10, 2007 /s/ Steve Beck	
Steve Beck 147419	
Steve Beck 19317 Manchester Drive	
(708) 479- 1144 Fax: (708) 478- 6047	
stevebecklawyer@comcast.net	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Case 07-16663 Doc 1 Filed 09/13/07 Entered 09/13/07 12:25:33 Desc Main Document Page 34 of 38

B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Steve Beck 147419	X /s/ Steve Beck	September 10, 2007
Printed Name of Attorney	Signature of Attorney	Date
Address: 19317 Manchester Drive (708) 479- 1144		
I (We), the debtor(s), affirm that I (we) h	Certificate of Debtor have received and read this notice.	
Antonije Radovanovic	X /s/ Antonije Radovanovic	September 10, 2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

United States Bankruptcy Court Northern District of Illinois

Northern District of Illinois					
In re	Antonije Radovanovic		Case No.		
		Debtor(s)	Chapter	7	
	VE	ERIFICATION OF CREDITOR IN Number o	MATRIX of Creditors:	24	
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of cred	itors is true and	correct to the best of my	
Date:	September 10, 2007	/s/ Antonije Radovanovic Antonije Radovanovic Signature of Debtor			

american gen finance 3027 n pulaski rd Chicago, IL 60641

banco popular 9600 w bryn mawr rosemont, IL 60018

Capital One POB 85666 Richmond, VA 23285

Collection Bureau of Amer 25954 Eden Landing Rd Hayward, CA 94545

Commonwealth Edison System Credit/Bankruptcy Dept 2100 Swift Drive Oak Brook, IL 60523

creditors alliance pob 1288 Bloomington, IL 61702

Creditors Discount and Audit POB 213 Streator, IL 61364

daimler chyrsler 2777 inkster rd Farmington, MI 48334

direct t v pob 9001069 Louisville, KY 40290

first premier bank pob 5147 Sioux Falls, SD 57117

Freedman, Anselmo POB 3228 Naperville, IL 60566 g c services pob 721660 Oklahoma City, OK 73172

Harvard Collection 4839 N Elston Ave Chicago, IL 60630

Heller & Frisone 33 N. LaSalle St., Suite 1200 Chicago, IL 60602

heller, shapiro 111 w washington Chicago, IL 60602

Lighthouse Financial Group of Illinois POB 18512 Tampa, FL 33679

money contol 7891 mission grove pky s Riverside, CA 92508

Nicor POB 416 Aurora, IL 60568-0001

Option One pob 92103 Los Angeles, CA 90009

Palisades Collection 210 Sylvan Ave. Englewood Cliffs, NJ 07632

resurrection med center 7435 w talcott av Chicago, IL 60631

Revenue Production Management P. O. Box 925 Rosemont, IL 60018

turner acceptance 4454 n western av Chicago, IL 60625

Van Ru POB 618 Park Ridge, IL 60068